

EXHIBIT B

(28) The borrower and any successors in interest agree to use the housing for the purpose of housing people eligible for occupancy as provided in Title V of the Housing Act of 1949 and Rural Housing Service regulations then in effect. The restrictions are applicable for a term of twenty (20) years from the date on which the last loan was closed. No eligible person occupying the housing will be required to vacate nor any eligible person denied occupancy for housing prior to the close of such period because of a prohibited change in the use of the housing. A tenant or person wishing to occupy the housing may seek enforcement of this provision as well as the Government.

(29) This instrument also secures the obligations and covenants of Borrower set forth in Loan Agreement(s) of _____, and Consolidated Loan Agreement(s) of _____ which are hereby incorporated and made a part of this document as if fully recited herein.

Initial _____ Date _____